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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/693,437	10/20/2000	Kerry Mok	426882001800	8707
30398	7590	04/05/2007	EXAMINER	
ACCENTURE, LLP			BACKER, FIRMIN	
C/O HOGAN & HARTSON, LLP (IPGROUP)			ART UNIT	PAPER NUMBER
555 13TH STREET NW, SUITE 600E			3621	
WASHINGTON, DC 20004				
SHORTENED STATUTORY PERIOD OF RESPONSE		MAIL DATE	DELIVERY MODE	
3 MONTHS		04/05/2007	PAPER	

Please find below and/or attached an Office communication concerning this application or proceeding.

If NO period for reply is specified above, the maximum statutory period will apply and will expire 6 MONTHS from the mailing date of this communication.

Office Action Summary	Application No.	Applicant(s)
	09/693,437	MOK ET AL.
	Examiner FIRMN BACKER	Art Unit 3621

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) Responsive to communication(s) filed on 20 January 2007.
- 2a) This action is **FINAL**. 2b) This action is non-final.
- 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) Claim(s) 1-62 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) Claim(s) _____ is/are allowed.
- 6) Claim(s) 1-62 is/are rejected.
- 7) Claim(s) _____ is/are objected to.
- 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) The specification is objected to by the Examiner.
- 10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) All b) Some * c) None of:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)	4) <input type="checkbox"/> Interview Summary (PTO-413) Paper No(s)/Mail Date. _____
2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)	5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152)
3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08) Paper No(s)/Mail Date _____	6) <input type="checkbox"/> Other: _____

DETAILED ACTION

Response to Arguments

1. Applicant's arguments with respect to claims 1-62 have been considered but are moot in view of the new ground(s) of rejection.

Claim Rejections - 35 USC § 103

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

3. Claims 1-62 are rejected under 35 U.S.C. 103(a) as being unpatentable over Stewart (US PG Pub. 2001/0049634A1) in view of Peterson et al (U.S. Patent No. 5,909,873) in further view of Ashton et al (U.S PG Pub 2006/0080200).

4. As per claims 1, 16 and 31, Stewart teaches a method facilitated by a computer network (*steel electronic commerce system, fig 1*) to accomplish a trusted transaction between a business entity (*seller*) and a networked consumer (*buyer*), (*see abstract, fig 1*) comprising providing an administrative server (*interactive online steel marketplace*) having a communications channel for electronically communicating (*communication network*) with the business entity and having a communications channel for electronically communicating with a networked entity and the networked consumer (*see paragraphs 0020*) providing a business registration system (*registered*

seller member) in the administrative server wherein the business entity can be authenticated and a unique identifier is assigned to the business entity whereby the business entity is designated a registered business entity (*see paragraphs 0024*) allowing the registered business entity to selectively access the administrative server to submit details of products (*sheet metal information*) and/or services provided by the registered business entity (*seller*) and to view selections made by the networked consumer wherein the administrative server will store the details of products and/or services provided by the registered business entity (*see paragraphs 0026, 027*) providing a networked entity registration system in the administrative server wherein the networked entity can be authenticated, whereby the networked entity is designated a registered networked entity (*see paragraph 0029*) and providing a networked consumer registration system in the administrative server whereby a networked consumer who has authorized access to a registered networked entity's system can be designated a registered consumer and assigned a unique registered consumer identifier IRCIDI, and whereby a registered consumer with a valid RCD will be allowed access to data provided by a registered business entity and to make selections on the data, the selections being stored in the administrative server (*see paragraph 0026, 0027, 0040-0083*). Furthermore Stewart teaches a method of allowing the registered networked entity to selectively access the details of the group benefits plans provided by a registered business entity and to endorse the group benefits plans wherein the administrative server will store the group benefits plans endorsed by the networked entity (*see paragraph 0026, 027, 0038*). Stewart et al fail to teach an inventive concept of facilitating transaction between an insurance business and an insurance customer. Stewart furthermore fail to teach a system wherein the registered insurance business entity may access a

plan configurator hosted on the hosted on the administrative server that allows the registered insurance entity to modify the details of the insurance products. However, Peterson et al teach concept of facilitating transaction between an insurance business and an insurance customer, a system wherein the registered insurance business entity may access a plan configurator hosted on the hosted on the administrative server that allows the registered insurance entity to modify the details of the insurance products (*see col. 4 line 4-46 and col. 10 line 7-53*). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the inventive concept of Stewart et al's to include Peterson's concept of facilitating transaction between an insurance business and an insurance customer and a system wherein the registered insurance business entity may access a plan configurator hosted on the hosted on the administrative server that allows the registered insurance entity to modify the details of the insurance products because this would provide a central data storage element, for processing customer transaction information to provide updated insurance information pertaining to a particular insurance product. The combination of Stewart and Peterson et al fail to teach a system with group benefit provider. However, Ashton et al. teach a system with group benefit provider (*see paragraphs 0135, 0157, 0216*). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the combination of Stewart et al's and Peterson to include Ashton et al system with group benefit provider because this would have facilitate insurance provider to offer insurance plan to customer.

5. As per claims 2, 3, 17, 18, 32, 33, Stewart teaches a method wherein the registered consumer has authorized access to the registered networked entity's system through the

registered networked entity's infra-network system or through an internet system (*see abstract, figs 1*).

6. As per claims 4, 19, 34, Stewart teaches a method further comprising the act of providing an on-line payment system where a registered consumer/networked can make payments to a business entity for goods and/or services selected by the registered consumer (*see paragraph 0038*).

7. As per claims 5, 20, 35, Stewart teaches a method wherein the communications channels employ a secure socket layer protocol (*see paragraph 0020*).

8. As per claims 6, 12, 21, 27, 36, 42, Stewart teaches a method wherein the identifiers comprise an e-mail address and a password (*see paragraph 0073*).

9. As per claims 7-9, 13, 15, 22-24, 28-30, 37-39, 43-45, Stewart teaches a method wherein a process for designating a business entity as a registered business/consumer/networked entity, comprising the acts of receiving registration information from the business/consumer/networked entity including an email address of a contact person for the business/consumer/networked entity; authenticating the business entity; assigning a password to the business, consumer networked entity; and electronically sending the password to the received e-mail address (*see paragraph 0026, 0027, 0040-0083, 0107*).

10. As per claims 10, 25, 40, Stewart teaches a method wherein the authentication is accomplished by exchanging digital certificates (*is it inherent*).
11. As per claims 11, 26, 41, Stewart teaches a method further comprising the act of authenticating the registered networked entity prior to designate the networked consumer as a registered consumer (*see paragraphs 0020*).
12. As per claims 46, Stewart teaches a system under the control of a business entity facilitating a trusted transaction with a networked consumer, the system comprising a business entity server (*see abstract, fig 1*) an electronic communicating mechanism for providing the business entity server access to a server-to-server electronic communication channel (*see paragraphs 0020*), an authenticating system coupled to the business entity server for facilitating an authentication process of the business entity when the networked entity server is accessing the electronic communication channel (*see paragraphs 0024*) and a mechanism for outputting registration information wherein the outputting of the registration information initiates the authentication process of the business entity, and for receiving a business entity identifier, wherein outputting the business entity identifier allows details of products and/or services to be outputted to the electronic communication channel and further allows selections of products and/or services made by the networked consumer to be received from the electronic communication channel (*see paragraphs 0026, 027*). Stewart et al fail to teach an inventive concept of facilitating transaction between an insurance business and an insurance customer. Stewart furthermore fail to teach a system wherein the registered insurance business entity may

access a plan configurator hosted on the hosted on the administrative server that allows the registered insurance entity to modify the details of the insurance products. However, Peterson et al teach concept of facilitating transaction between an insurance business and an insurance customer, a system wherein the registered insurance business entity may access a plan configurator hosted on the hosted on the administrative server that allows the registered insurance entity to modify the details of the insurance products (*see col. 4 line 4-46 and col. 10 line 7-53*). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the inventive concept of Stewart et al's to include Peterson's concept of facilitating transaction between an insurance business and an insurance customer and a system wherein the registered insurance business entity may access a plan configurator hosted on the hosted on the administrative server that allows the registered insurance entity to modify the details of the insurance products because this would provide a central data storage element, for processing customer transaction information to provide updated insurance information pertaining to a particular insurance product. The combination of Stewart and Peterson et al fail to teach a system with group benefit provider. However, Ashton et al. teach a system with group benefit provider (*see paragraphs 0135, 0157, 0216*). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the combination of Stewart et al's and Peterson to include Ashton et al system with group benefit provider because this would have facilitate insurance provider to offer insurance plan to customer.

13. As per claims 47, 51, Stewart teaches a system wherein the authenticating system employs a digital certificate authenticating protocol (*see paragraph 0029*).

14. As per claims 48, 52, Stewart teaches a system wherein the electronic communication mechanism employs the secure socket layer protocol (*see abstract, fig 1*).

15. As per claims 49, 53, Stewart teaches a system wherein the business entity identifier is an e-mail address of a contact person for the business entity and a password (*see paragraphs 0107*).

16. As per claims 50, Stewart teaches a system wherein the networked consumer has authorized access to an infra-network system of a networked entity (*see paragraphs 0024*).

17. As per claims 54, Stewart teaches a system under the control of a networked entity facilitating a trusted transaction between a business entity and a networked consumer, the system comprising: a networked entity server (*see abstract, fig1*) a system for facilitating an electronic connection of the networked entity server to a PC via a network system (*see paragraphs 0020*), a communication mechanism for providing networked entity server access to a server-to-server electronic communication channel (*see paragraphs 0024*), an authenticating system coupled to the networked entity server for facilitating an authentication process of the networked entity when the networked entity server is accessing the electronic communication channel (*see paragraphs 0026, 027*) a mechanism for outputting networked entity registration information and for receiving a networked entity identifier, wherein the outputting of the networked entity registration information initiates the authentication process', and a mechanism for allocating the

PC to access the electronic communication channel to output networked consumer registration information wherein the outputting of the networked consumer registration information initiates the authentication process of the networked entity, and for allowing the PC to receive a registered consumer identifier wherein an outputting of the registered consumer identifier allows the PC to receive details of products and/or services and to make selections on the products and/or services (*see paragraph 0026, 0027, 0040-0083*). Stewart et al fail to teach an inventive concept of facilitating transaction between an insurance business and an insurance customer. Stewart furthermore fail to teach a system wherein the registered insurance business entity may access a plan configurator hosted on the hosted on the administrative server that allows the registered insurance entity to modify the details of the insurance products. However, Peterson et al teach concept of facilitating transaction between an insurance business and an insurance customer, a system wherein the registered insurance business entity may access a plan configurator hosted on the hosted on the administrative server that allows the registered insurance entity to modify the details of the insurance products (*see col. 4 line 4-46 and col. 10 line 7-53*). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the inventive concept of Stewart et al's to include Peterson's concept of facilitating transaction between an insurance business and an insurance customer and a system wherein the registered insurance business entity may access a plan configurator hosted on the hosted on the administrative server that allows the registered insurance entity to modify the details of the insurance products because this would provide a central data storage element, for processing customer transaction information to provide updated insurance information pertaining to a particular insurance product. The combination of Stewart and Peterson et al fail to

teach a system with group benefit provider. However, Ashton et al. teach a system with group benefit provider (*see paragraphs 0135, 0157, 0216*). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the combination of Stewart et al's and Peterson to include Ashton et al system with group benefit provider because this would have facilitate insurance provider to offer insurance plan to customer.

18. As per claims 55, 56, 59, 60, Stewart teaches a system wherein the network/internet system is an intranetwork system a local area network system/ a wide area network (*see paragraphs 0020*).

19. As per claims 57, Stewart teaches a system wherein the authenticating system employs the digital certificate authenticating protocol (*see paragraphs 0026, 027*).

20. As per claims 58, Stewart teaches a system wherein the communicating mechanism employs the secure socket layer protocol (*see paragraph 0026, 0027, 0040-0083*).

21. As per claims 61, Stewart teaches a system wherein an authorized access requires submission of a proper login ID and password (*see paragraphs 0107*)

22. As per claims 62, Stewart teaches a system wherein the identifiers comprise an e-mail address and password (*see paragraph 0026, 0027, 0040-0083, 0107*).

Conclusion

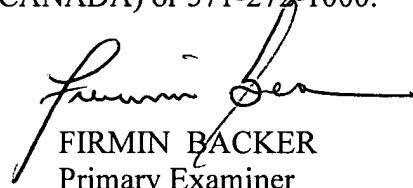
23. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to FIRMIN BACKER whose telephone number is 571-272-6703. The examiner can normally be reached on Monday - Thursday 9:00 AM - 5:00 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Andrew J. Fischer can be reached on (571) 272-6779. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.



FIRMIN BACKER
Primary Examiner
Art Unit 3621

April 2, 2007